Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at https://www.federalreserve.gov/foia/request.htm. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than February 25, 2022.

A. Federal Reserve Bank of Philadelphia (William Spaniel, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521. Comments can also be sent electronically to Comments.applications@phil.frb.org:

1. OceanFirst Financial Corp., Toms River, New Jersey; to acquire Partners Bancorp

("Bancorp"), Salisbury, Maryland, and thereby indirectly acquire Bancorp's subsidiary

banks, Bank of Delmarva, Seaford, Delaware, and Virginia Partner Bank, Fredericksburg,

Virginia, through their merger with and into OceanFirst Bank, Toms River, New Jersey, a

wholly owned subsidiary of OceanFirst Financial Corp.

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President)

230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. Bank of Montreal, Montreal, Quebec, Canada; and BMO Financial Corp.,

Wilmington, Delaware; to acquire BancWest Holding Inc., and thereby indirectly acquire

Bank of the West, both of San Francisco, California. Following the share acquisition,

BMO Financial Corp. will merge with BancWest Holding Inc. with BMO Financial

Corp. as the surviving entity.

Board of Governors of the Federal Reserve System, January 21, 2022.

Margaret McCloskey Shanks,

Deputy Secretary of the Board.

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